

**From:** Dan Krassowski <dan.krassowski@gmail.com>  
**Sent:** Tuesday, September 22, 2015 12:29 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** regarding RIN 1210-AB32, no options in IRAs

Dear Sir,

I am writing to vigorously oppose the idea that retirement accounts should not be allowed to trade options. The use of covered call options is a well known conservative strategy to increase returns and reduce risk. Eliminating the use of covered call options would seriously damage my ability to generate steady returns in my accounts. The revenue from covered call options is like getting extra dividends on my holdings.

I agree that speculative option trading (uncovered calls) is not consistent with the intent of retirement accounts. However, covered call options is entirely consistent with retirement accounts, and should continue to be allowed.

Please do NOT take this conservative strategy away from retirees!

Sincerely,

Dan Krassowski